

TERMS & CONDITIONS
HSBC GCH 5% CASH BACK PROMOTION

1. HSBC Bank Malaysia Berhad (Company No. 127776-V) will be referred to as “HSBC Bank” and HSBC Amanah Malaysia Berhad (Company No. 807705-X) will be referred to as “HSBC Amanah”.

THE PROMOTION PERIOD

2. The “**HSBC GCH 5% Cash Back Promotion**” (“Promotion”) shall run from **15 October 2015 to 31 January 2016**, both dates inclusive (“Promotion Period”).

ELIGIBILITY

3. This Promotion is open to all primary or supplementary cardholders of:-
- a. **HSBC Bank Credit Cards:** HSBC Premier World MasterCard Credit Card, HSBC Advance Visa Platinum Credit Card, HSBC Visa Signature Credit Card, HSBC Visa Platinum Credit Card, HSBC Visa Reward Credit Card and HSBC Gold MasterCard Credit Card issued by HSBC Bank; and
 - b. **HSBC Amanah Credit Card-i(s):** HSBC Amanah Premier World MasterCard Credit Card-i, HSBC Amanah Advance Visa Platinum Credit Card-i, HSBC Amanah MPower Visa Platinum Credit Card-i and HSBC Amanah MPower Visa Credit Card-i issued by HSBC Amanah

(hereinafter referred to as the “**Participating HSBC Bank/HSBC Amanah Credit Cards/-i**”)

EXCEPT for the following categories of persons:

- i. Holder(s) of HSBC Bank/HSBC Amanah Credit Cards/-i that are not issued in Malaysia; and/or
- ii. Holder(s) of invalid or cancelled HSBC Bank/HSBC Amanah Credit Cards/-i and/or whose accounts are delinquent within HSBC Bank and HSBC Amanah’s definition at any time during the Promotion Period and at the time of fulfilment of the Prize; and/or
- iii. Holder(s) of company and/or corporate HSBC Bank/ HSBC Amanah Credit Cards/-i

(hereinafter collectively referred to as the “**Eligible Cardholder**”).

SPEND CRITERIA

4. The Eligible Cardholder must spend a minimum of **RM200 in a single receipt, on any Saturday or Sunday** during the Promotion Period on Eligible Spend (as defined in Clause 5 below) using any of their Participating HSBC Bank/ HSBC Amanah Credit Cards/-i.
5. Eligible Spend for the Promotion are those that are charged to any of the Eligible Cardholder’s Participating HSBC Bank/HSBC Amanah Credit Cards/-i including the supplementary credit card(s) as per Clause 4 above within the Promotion Period at any of the participating Giant, Cold Storage, Mercato outlets and Jason’s Food Hall, recognised via Merchant Category Group (Departmental & Grocery only) in HSBC’s system as listed below.

No	GIANT outlets	State
1	GIANT SUPERSTORE SHAH ALAM	Selangor
2	GIANT HYPERMARKET SHAH ALAM STADIUM	Selangor
3	GIANT HYPERMARKET KLANG	Selangor
4	GIANT SUPERMARKET SHAH ALAM S9	Selangor
5	GIANT HYPERMARKET KLANG SENTRAL	Selangor
6	GIANT SUPERSTORE PORT KLANG	Selangor

7	GIANT SUPERMARKET SHAH ALAM CITY CENTRE	Selangor
8	GIANT HYPERMARKET SHAH ALAM	Selangor
9	GIANT HYPERMARKET BANTING	Selangor
10	GIANT HYPERMARKET JALAN KEBUN	Selangor
11	GIANT HYPERMARKET JALAN KEBUN	Selangor
12	GIANT SUPERSTORE KUALA SELANGOR	Selangor
13	GIANT SUPERMARKET BUKIT ANTARABANGSA	Selangor
14	GIANT HYPERMARKET BATU CAVES	Selangor
15	GIANT HYPERMARKET BANDAR KINRARA	Selangor
16	GIANT SUPERMARKET KELANA JAYA	Selangor
17	GIANT HYPERMARKET KELANA JAYA	Selangor
18	GIANT HYPERMARKET BANDAR KINRARA	Selangor
19	GIANT HYPERMARKET KOTA DAMANSARA	Selangor
20	GIANT SUPERMARKET SUNGAI WAY	Selangor
21	GIANT HYPERMARKET SERI KEMBANGAN	Selangor
22	GIANT SUPERMARKET KAJANG	Selangor
23	GIANT SUPERSTORE SOUTH CITY	Selangor
24	GIANT SUPERSTORE PRIMA SAUJANA	Selangor
25	GIANT HYPERMARKET THE MINES	Selangor
26	GIANT SUPERMARKET SUMMIT USJ	Selangor
27	GIANT HYPERMARKET KAJANG	Selangor
28	GIANT HYPERMARKET BANGI	Selangor
29	GIANT SUPERMARKET FIRST SUBANG	Selangor
30	GIANT HYPERMARKET SUBANG JAYA	Selangor
31	GIANT SUPERSTORE STAR AVENUE	Selangor
32	GIANT SUPERMARKET PETALING JAYA	Selangor
33	GIANT SUPERMARKET AMCORP MALL	Selangor
34	GIANT SUPERMARKET PARAMOUNT	Selangor
35	GIANT HYPERMARKET PUTRA HEIGHTS	Selangor
36	GIANT SUPERSTORE SRI MANJA	Selangor
37	GIANT SUPERSTORE CHERAS	Selangor
38	GIANT HYPERMARKET CHERAS	Selangor
39	GIANT SUPERMARKET AMPANG POINT	Selangor
40	GIANT SUPERMARKET RAWANG	Selangor
41	GIANT SUPERSTORE IOI BANDAR PUTERI	Selangor
42	GIANT HYPERMARKET RAWANG	Selangor
43	GIANT HYPERMARKET BANDAR BARU AMPANG	Selangor
44	GIANT SUPERSTORE PUCHONG	Selangor
45	GIANT SUPERMARKET SELAYANG LAMA	Selangor
46	GIANT SUPERMARKET AMPANG	Selangor
47	TMC Bangsar	Kuala Lumpur
48	GIANT SUPERSTORE ULU KELANG	Kuala Lumpur
49	GIANT SUPERMARKET SETIAWANGSA	Kuala Lumpur

50	GIANT SUPERMARKET KEPONG BREM MALL	Kuala Lumpur
51	GIANT SUPERMARKET OUG PLAZA	Kuala Lumpur
52	GIANT SUPERMARKET DESA PETALING	Kuala Lumpur
53	GIANT SUPERSTORE VIVA HOME	Kuala Lumpur
54	GIANT SUPERMARKET SUNGAI WANG	Kuala Lumpur
55	GIANT SUPERSTORE TAMAN CONNAUGHT	Kuala Lumpur
56	GIANT SUPERSTORE PANDAN KAPITAL	Kuala Lumpur
57	GIANT SUPERSTORE LUKUT	Negeri Sembilan
58	GIANT SUPERSTORE NILAI	Negeri Sembilan
59	GIANT HYPERMARKET SENAWANG	Negeri Sembilan
60	GIANT SUPERMARKET AMPANGAN	Negeri Sembilan
61	GIANT SUPERSTORE TAMPIN	Negeri Sembilan
62	GIANT SUPERMARKET TERMINAL ONE	Negeri Sembilan
63	GIANT SUPERSTORE KUALA PILAH	Negeri Sembilan
64	GIANT SUPERMARKET PALM MALL	Negeri Sembilan
65	GIANT HYPERMARKET TELUK INTAN	Perak
66	GIANT SUPERSTORE SUNWAY CITY	Perak
67	GIANT HYPERMARKET SRI MANJUNG	Perak
68	GIANT HYPERMARKET TAIPING	Perak
69	GIANT HYPERMARKET BERCHAM	Perak
70	GIANT SUPERSTORE KAMPAR	Perak
71	GIANT SUPERMARKET MAHKOTA PARADE	Melaka
72	GIANT HYPERMARKET MELAKA	Melaka
73	GIANT HYPERMARKET CHENG MELAKA	Melaka
74	BINTANG KLEBANG MELAKA	Melaka
75	GIANT SUPERMARKET MERSING	Johor
76	GIANT HYPERMARKET PLENTONG	Johor
77	GIANT HYPERMARKET LEISURE MALL	Johor
78	GIANT HYPERMARKET TAMPOI	Johor
79	GIANT SUPERMARKET PERLING MALL	Johor
80	GIANT SUPERMARKET KLUANG	Johor
81	GIANT SUPERSTORE KULAI IOI	Johor
82	GIANT SUPERMARKET PONTIAN COMMERCIAL	Johor
83	GIANT HYPERMARKET SOUTHERN CITY	Johor
84	GIANT SUPERSTORE SRI KLUANG	Johor
85	GIANT HYPERMARKET PULAI UTAMA	Johor
86	GIANT HYPERMARKET TAMAN NUSA BESTARI	Johor
87	GIANT SUPERSTORE ULU TIRAM	Johor
88	GIANT HYPERMARKET SEGAMAT	Johor
89	GIANT HYPERMARKET MUAR	Johor
90	GIANT SUPERSTORE KUANTAN	Pahang
91	GIANT SUPERMARKET KUANTAN MEGAMALL	Pahang
92	GIANT HYPERMARKET KUALA TERENGGANU	Terengganu

93	PASARAYA TMC MESRA MALL	Terengganu
94	GIANT SUPERSTORE KIJAL	Terengganu
95	GIANT SUPERSTORE GONG BADA	Terengganu
96	GIANT KOTA BHARU TRADE CENTRE	Kelantan
97	GIANT SUPERMARKET SUNGAI PETANI	Kedah
98	GIANT HYPERMARKET ALOR SETAR	Kedah
99	GIANT HYPERMARKET SUNGAI PETANI	Kedah
100	GIANT SUPERSTORE KULIM	Kedah
101	GIANT SUPERMARKET PENANG PLAZA	Penang
102	GIANT HYPERMARKET BAYAN BARU	Penang
103	GIANT HYPERMARKET PRIMA PRAI	Penang
104	GIANT SUPERSTORE FARLIM	Penang
105	GIANT HYPERMARKET TABUAN JAYA	Sarawak
106	GIANT HYPERMARKET KOTA PADAWAN	Sarawak
107	GIANT HYPERMARKET SIBU	Sarawak
108	GIANT HYPERMARKET MIRI	Sarawak
109	GIANT SUPERMARKET SIBU	Sarawak
110	GIANT SUPERMARKET MIRI	Sarawak
111	Giant Hypermarket Kelombong	Sabah
112	Giant Hypermarket Putatan	Sabah
113	Giant Hypermarket City Mall	Sabah
114	Giant Superstore Sandakan	Sabah
115	Giant Hypermarket One Borneo	Sabah
116	Giant Hypermarket Tawau	Sabah
117	Giant Superstore Papar	Sabah
118	Giant Supermarket Indah Permai	Sabah
119	Giant Supermarket Kosan	Sabah
120	Giant Supermarket Kepyau	Sabah
121	Giant Supermarket Kingfisher	Sabah
122	Giant Supermarket Putera Jaya	Sabah
123	Giant Supermarket Karamunsing	Sabah
124	Giant Supermarket Wawasan	Sabah
125	Giant Supermarket Semporna	Sabah
126	Giant Superstore Megalong	Sabah
127	Giant Supermarket Labuan	W.P. Labuan

No	Cold Storage outlets	State
1	Cold Storage KLCC	Kuala Lumpur
2	Cold Storage Great Eastern	Kuala Lumpur
3	Cold Storage Times Square	Kuala Lumpur
4	Cold Storage Mont Kiara	Kuala Lumpur
5	Cold Storage Mid Valley	Kuala Lumpur

6	Cold Storage Wangsa Walk	Kuala Lumpur
7	Cold Storage Sunway Putra Mall	Kuala Lumpur
8	Cold Storage Mutiara Damansara	Selangor
9	Cold Storage Subang Parade	Selangor
10	Cold Storage Alamanda Putrajaya	Selangor
11	Cold Storage Bandar Utama	Selangor
12	Cold Storage Jaya One	Selangor
13	Cold Storage Sunway	Selangor
14	Cold Storage Sec.14	Selangor
15	Cold Storage Gurney Plaza	Penang
16	Cold Storage Island Plaza	Penang
17	Cold Storage Plaza Pelangi	Johor
18	COLD STORAGE, GREEN HEIGHTS	Kuching

No	Mercato outlets	State
1	Mercato Pavillion	Kuala Lumpur
2	Mercato Sri Hartamas	Kuala Lumpur

No	Jason's Food Hall	State
1	Jason's Food Hall Bangsar Shopping Centre	Kuala Lumpur

CASH BACK TERMS & CONDITIONS

6. Upon satisfying the Spend Criteria, the Eligible Cardholder stand to get 5% Cash Back on their Eligible Spend made throughout the Promotion Period, subject to a maximum of RM50 Cash Back per Participating Month on a first come, first served basis, which will be credited to the primary Eligible Cardholder's Participating HSBC/HSBC Amanah Credit Card/-i account in accordance with Clause 8 below, and subject to availability as per Table A below.

Table A:

Table A:

Mechanics	Participating Week	Total Cash Back Allocation (RM)		Participating Month	Maximum Amount of Cash Back per Eligible Cardholder per Participating Month (RM)
Eligible Cardholders stand to get 5% cash back with every minimum spend of RM200 in a single receipt every Saturday and Sunday on any Participating HSBC Bank/HSBC Amanah Credit Card/-i at participating Giant, Cold Storage and	17 – 18 October 2015	348,000		15 – 31 October 2015	RM50
	24 – 25 October 2015	Outlet	Cash Back Allocation per Participating Week	1 – 30 November 2015	
	31 October – 1 November 2015	Giant	RM11,813	1 – 31 December 2015	
	7 – 8 November 2015	Mercato	RM4,375	1 – 31 January 2016	
	14 – 15 November 2015	Cold Storage & Jason's Food	RM5,562		
	21 – 22 November				

Mercato outlets & Jason's Food Hall nationwide.	2015	Hall			
	28 – 29 November 2015				
	5 – 6 December 2015				
	12 – 13 December 2015				
	19 – 20 December 2015				
	26 – 27 December 2015				
	2 – 3 January 2016				
	9 – 10 January 2016				
	16 – 17 January 2016				
	23 – 24 January 2016				
	30 – 31 January 2016				

7. There is a maximum of **RM348,000** Cash Back to be given out under this Promotion, which is pooled together with the Cash Back to be given out for the “**HSBC Amanah GCH 5% Cash Back Promotion**”. HSBC Bank is the sole provider for all the Cash Back in this Promotion.
8. The Cash Back will be credited into the primary Eligible Cardholder's highest type of Participating HSBC Bank/HSBC Amanah Credit Card/-i account the month following the Eligible Spend. *(For avoidance of doubt, the Participating HSBC Bank/HSBC Amanah Credit Cards/-i are ranked in the following order: HSBC Premier World MasterCard Credit Card being the highest card type, followed by HSBC Premier World MasterCard Credit Card-i, HSBC Visa Signature Credit Card, HSBC Visa Platinum Credit Card, HSBC Amanah MPower Visa Platinum Credit Card-i, HSBC Advance Visa Platinum Credit Card, HSBC Amanah Advance Visa Platinum Credit Card-i, HSBC Visa Reward Credit Card/HSBC Gold MasterCard Credit Card, HSBC Amanah MPower Visa Credit Card-i.)* The primary Eligible Cardholder will receive notification of the Cash Back, if any, through the respective Participating HSBC Bank/HSBC Amanah Credit Card/-i's monthly credit card statement that follows after the date of the crediting of the Cash Back.

GENERAL TERMS & CONDITIONS

9. At the time of crediting the primary Eligible Cardholder's Participating HSBC Bank/HSBC Amanah Credit Card/-i account with the Cash Back, all the Participating HSBC Bank/HSBC Amanah Credit Card/-i account(s) of the Eligible Cardholders **MUST NOT** be delinquent, and/or invalid or cancelled within HSBC Bank's /HSBC Amanah's definition, otherwise they will be disqualified from participating or receiving the Cash Back from this Promotion.
10. HSBC Bank/HSBC Amanah will not entertain any request from any Eligible Cardholders or any other person to credit the Cash Back to the Eligible Cardholder's other or any third party's HSBC Bank/HSBC Amanah Credit Card/-i account.
11. HSBC Bank/HSBC Amanah shall not be held liable for any mishaps, injuries or accidents that may occur in the usage of the Cash Back received in this Promotion.
12. HSBC Bank /HSBC Amanah reserves the right to substitute the Cash Back with any item of similar value at any time with 3 days' prior notice.
13. HSBC Bank/HSBC Amanah reserves the right to publish or display the name, picture and city of residence of the Eligible Cardholders who have been selected to receive the Cash Back for this Promotion for advertising and publicity purposes. By participating in this Promotion, the selected Eligible Cardholders hereby consent to and agree that HSBC Bank/HSBC Amanah shall be at liberty to publish their names, pictures and city of residence without compensation for advertising and publicity purposes.

14. HSBC Bank/HSBC Amanah reserves the right at its absolute discretion to vary, delete or add to any of these Terms & Conditions with 3 days' prior notice. These Terms and Conditions, as amended from time to time, shall prevail over any provisions or representations contained in any other promotional materials advertising this Promotion.
15. HSBC Bank/HSBC Amanah may use any of the following modes to communicate notices in relation to this Promotion to the Eligible Cardholder:
 - I. individual notice to the Eligible Cardholder (whether by written notice or via electronic means) sent to the Eligible Cardholder's latest address/email address as maintained in HSBC Bank / HSBC Amanah's records;
 - II. press advertisements;
 - III. notice in the Eligible Cardholder's credit card/-i statement(s);
 - IV. display at its business premises;
 - V. notice on HSBC Bank / HSBC Amanah's internet website(s);where such notices shall be deemed to be effective on and from the 4th day after its delivery/publication/display as per the manner described herein. Save and except for notices sent via ordinary mail which will be deemed delivered on the 3rd day after posting, notices sent via other modes as described herein are deemed delivered immediately after posting/publication/display.
16. These Terms and Conditions are in addition to the respective Universal Terms and Conditions ("UTCs") for HSBC Bank and HSBC Amanah of which the respective Cardholder Agreements are a part of and which regulate the provision of credit card/-i facilities by HSBC Bank and HSBC Amanah. The UTCs are available at www.hsbc.com.my and www.hsbcamanah.com.my. In the event of inconsistency between these Terms and Conditions and the UTCs, these Terms and Conditions shall prevail in so far as they apply to this Promotion.
17. HSBC Bank/HSBC Amanah shall not be liable for any default due to any act of God, war, riot, strike, terrorism, epidemic, lockout, industrial action, fire, flood, drought, storm or any event beyond the reasonable control of HSBC Bank/HSBC Amanah.
18. HSBC Bank/HSBC Amanah reserves the right to cancel, terminate or suspend this Promotion with 3 days' prior notice. For the avoidance of doubt, cancellation, termination or suspension by HSBC Bank / HSBC Amanah of this Promotion shall not entitle the Eligible Cardholder to any claim or compensation against HSBC Bank / HSBC Amanah for any and all losses or damages suffered or incurred by the Eligible Cardholder as a direct or indirect result of the act of cancellation, termination or suspension.
19. HSBC Bank and HSBC Amanah shall only be liable for any loss or damage suffered or incurred as a direct result of HSBC Bank's or HSBC Amanah's gross negligence and shall not be liable for any other loss or damage of any kind such as loss of income, profit, goodwill or indirect, incidental, exemplary, punitive, consequential or special loss or damage howsoever arising, whether or not HSBC Bank or HSBC Amanah have been advised of the possibility of such loss or damage.
20. The Eligible Cardholder shall be personally responsible for all taxes, rates, government fees or any other charges that may be levied against them under applicable laws, if any, in relation to this Promotion.
21. HSBC Bank's/HSBC Amanah's decision on all matters relating to this Promotion including but not limited to the eligibility to participate, the selection of the recipient(s) of the Cash Back for this Promotion, and in case of any dispute, shall be final and binding on all Eligible Cardholders who participate in this Promotion and no correspondence will be entertained.
22. By participating in this Promotion, the Eligible Cardholder agrees to be bound by these Terms and Conditions and the decisions of HSBC Bank/HSBC Amanah.